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PATENTIN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: ISRAEL HIRSHBERG                      ART UNIT:  
SERIAL NO.: 10/                                      EXAMINER:  
FILED: CONCURRENTLY/HEREWITH  
P.C.T. APPLICATION NO.: PCT/IL2003/000775  
P.C.T. INTERNATIONAL FILING DATE: SEPTEMBER 26, 2003  
PRIORITY CLAIM: SEPTEMBER 26, 2002  
TITLE: INSURANCE PLAN

INFORMATION DISCLOSURE STATEMENT

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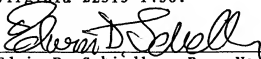
Dear Sir:

In accordance with 37 C.F.R. §1.56, Applicant wishes  
to call the attention of the Examiner to the following  
references:

<u>U.S. Patent No.</u>	<u>Inventor</u>	<u>Issue Date</u>
4,252,427	F. Brecht et al.	February 24, 1981
5,241,466	V. Perry et al.	August 31, 1993

"Express Mail" mailing label number	<u>ED 282855640 US</u>
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April 22, 2005  
Date

A copy of each of the references is submitted herewith along with Form PTO-1449.

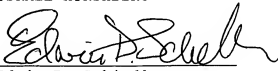
The enclosed references were cited by the United States Patent and Trademark Office, acting as the International Searching Authority, in connection with Applicant's corresponding P.C.T. application, No. PCT/IL2003/000775, filed September 26, 2003, and claiming priority from an Israeli patent application, filed September 26, 2002. The P.C.T. International Search Report is enclosed. The relevance portions of the art cited is noted in the International Search Report.

These citations do not constitute an admission by Applicant that the references are relevant or material to the patentability of the claims.

Inasmuch as the present Information Disclosure Statement is being filed prior to issuance of a first Office Action on the merits, no fee for its submission is submitted to be due.

Respectfully submitted,

ISRAEL HIRSHBERG

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known 10/532640

Application Number	PCT/IL2003/000775
Filing Date	September 26, 2003
First Named Inventor	Israel Hirshberg
Art Unit	
Examiner Name	
Attorney Docket Number	

Sheet	1	of	1
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## U. S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Examiner  
Signature

/Ryan Donlon/

Date  
Considered

02/23/2009

\*EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 509. Draw line through citation if not in conformance and not consistent with the form with next communication to applicant. \*Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of WIPO Patent Documents at [www.uspto.gov](http://www.uspto.gov), or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. \*Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.

Transmittal is attached:  
This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to a life (and by the public to a life) application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /R.D./